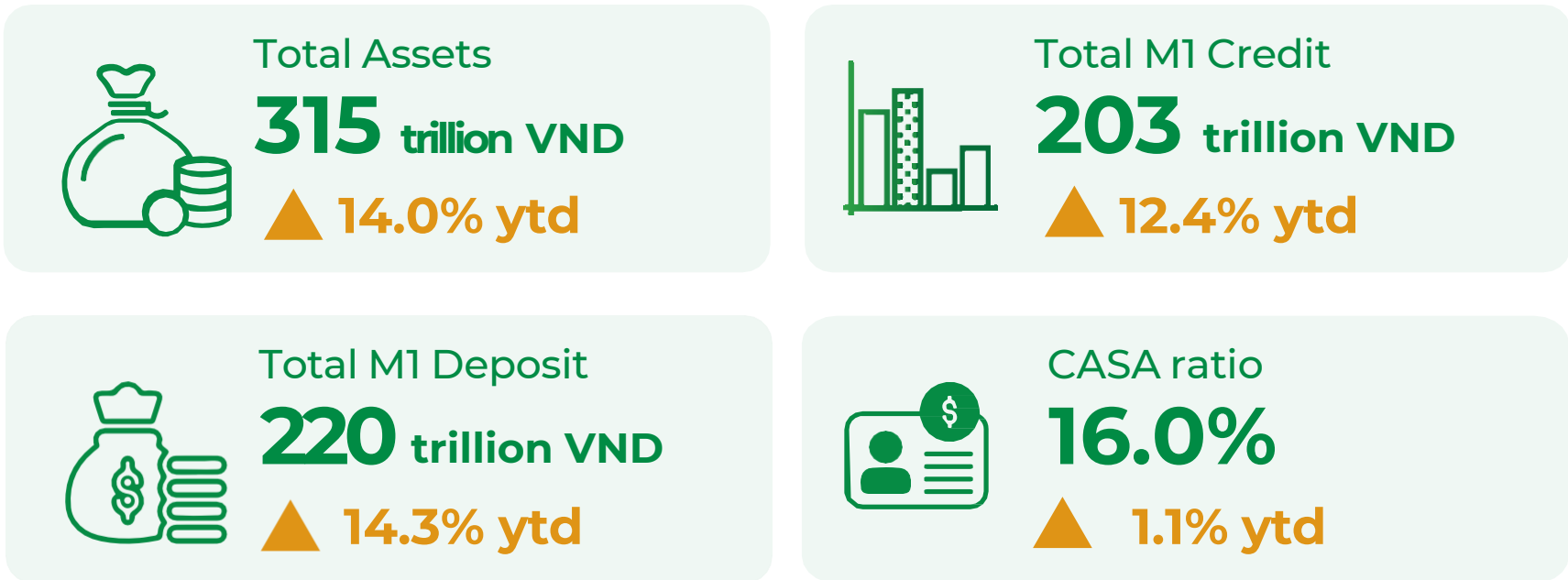


IR NEWS

3rd Quarter of 2025

I. FINANCIALS

M1 Credit Drives Total Assets Growth, CASA Reaches 16%



By the end of September 2025, OCB’s total assets reached VND 315 trillion (+14% ytd), fulfilling 99% of its annual target. This growth was primarily driven by solid M1 credit growth (+12.4% ytd), with a strategic focus on key segments such as SMEs, FDI.

M1 Mobilization increased by 13.4% ytd to VND220 trillion, ensuring stable liquidity to support accelerated credit growth in the upcoming quarter. Notably, CASA grew 17% ytd, lifting the casa ratio to 16%, helping OCB optimize overall fund costs.

In Q3/2025, OCB paid 7% cash dividend and issued 8% bonus share, raising charter capital to VND26,631 billion. These actions reaffirm OCB’s balanced dividend policy that delivers shareholders’ value while strengthening capital for future business expansion.

Rigorous Risk Management, Strong CAR Of 12.2%

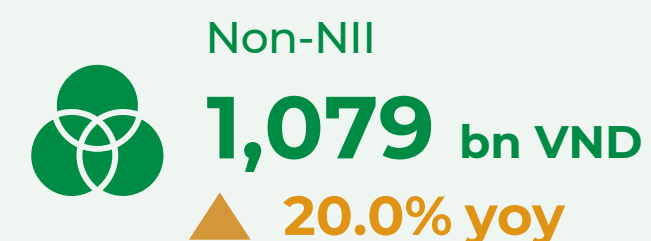
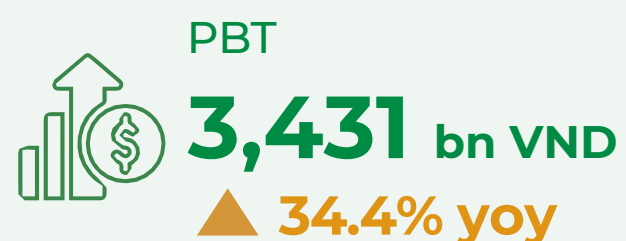
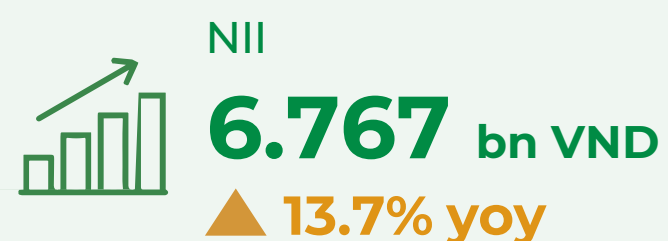
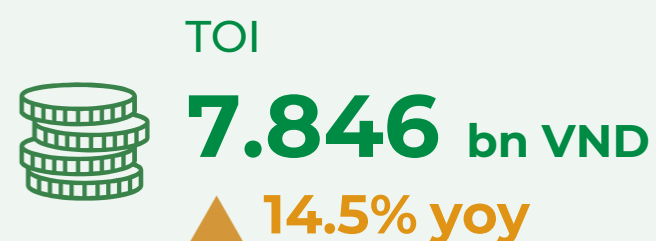


Circular 14/2025/TT-NHNN took effect on September 15 2025 , requiring bank to adopt Basel III capital standard starting in 2030. In line with OCB commitment to pioneering international standards, the bank is preparing the necessary procedures for early adoption of advanced Basel III capital management framework.

OCB is highly regarded for its strong capital adequacy ratio. As of September 30 2025, the bank’s consolidated CAR was 12.23% and standalone CAR was 12.21%, both well above the 8% minimum requirement. The bank also strengthens its asset quality, liquidity risk management and operation risk management By that time, the LDR was 73%, comfortably below 85% threshold, providing ample room for credit expansion in near term.

I. FINANCIALS

Robust PBT Growth Of 34.4%, Driven By Strong Top Line



OCB delivered strong earnings growth in Q3/2025, particularly from its core businesses - an early positive results of recently implemented strategic initiatives. The bank maintained robust credit growth with a sharper focus on strategic segments, diversified non-interest income sources, strengthened asset quality management and actively addressed bad debts.

TOI rose 14.5% yoy to VND 7,846 billion in 9M/2025. NII, the main contributor, reached VND 6,767 billion, up 13.7% yoy, driven by strong credit expansion and steady NIM despite reduced lending rates to support the economy. Non-NII grew 20% yoy to VND 1,079 billion, supported by solid NFI growth and increased recoveries from previously written-off debts.

During the period, OCB optimized investment spending, controlled OPEX and effectively managed credit risk provision. As a result, PBT reached VND 3,431 billion for 9M2025, marking a robust PBT growth of 34.4% yoy.

OCB Sustainability Journey



The “pioneer greening spirit” continues to thrive at OCB through numerous initiatives, campaigns and events, reinforcing the bank’s vision of becoming “the leading green bank in Vietnam”. Notably, in Q3/2025 OCB released its “2024 Sustainability Development Report”, marking the second consecutive year of publishing the independent sustainability report, enabling investors, customers and partners engage with OCB’s sustainable development journey.

II. OPERATIONAL HIGHLIGHTS

OCB Enhances International Debit Card For Businesses/Enterprises



OCB upgraded its Corporate International Debit Card, offering greater flexibility in issuance and stringent control over expenditures. Specifically, the corporate international debit cardholder can issue a maximum of five principal cards (each linked to a separate account) and further authorize five supplementary cards for subordinate staff, increasing the total number of cards to 30 within a centralized management system.

OCB Offers 1 Year Free Trial For Automated Tuition Fee Management Solution To Schools



In September 2025, OCB has launched OCB School—a comprehensive digital solution for collecting and managing school fees for educational institutions. Importantly, OCB is currently running a special promotion, offering one year of free access to the full feature set for all schools registering for the first time in 2025. This offer includes unlimited accounts, flexible management rights and unlimited receipts, making it a perfect fit for schools of any size. This initiative enabling schools to adopt a modern financial solution without incurring initial investment costs, while significantly boosting their professional image in the digital era.

II. OPERATIONAL HIGHLIGHTS

OCB's O-pay Account Package Offers Unlimited Fee-waived Transactions For Businesses



In July 2025, OCB launched the O-PAY Account Package, offering transaction benefits that are fee-free and unlimited by volume, exclusively for corporate clients. Accordingly, businesses registering for the O-PAY account package will receive a 100% waiver on a variety of essential service fees, including: domestic money transfer fees (for both online and over-the-counter transactions); fees for State budget payments (customs and domestic taxes); account management fees, balance confirmation fees, and statement fees. Notably, upon registration, clients will immediately receive a preferred account number and will not be required to maintain a minimum balance.

OCB Launches Smart Home Loan



In August 2025, OCB introduced the Smart Home Loan - a flexible and tailored solution to help customers achieve their homeownership and investment goals. This product stands out with a long loan term of up to 35 years, an interest-free principal repayment period of up to 60 months, and a competitive interest rate starting at just 5.5% per year. OCB also offers extra flexibility by accepting different income sources and promises fast approval in just 48 hours. The solution is organized into three specific packages (Vượng Gia – An Lộc – Thịnh Vượng) to match different customer needs, ensuring the best benefits for everyone from young, first-time buyers to high-end clients looking to purchase large assets.

III. HIGHLIGHT EVENTS

OCB Honored By FinanceAsia: Excellence In Sustainable Banking Award



In July 2025, OCB was proudly honored at the prestigious FinanceAsia Awards 2025 recognized as one of the most reputable awards in the Asia-Pacific region in the category of Best Sustainable Bank (Highly Commended, Vietnam). This accolade was determined based on the practical initiatives OCB has implemented, as well as the positive impact level on the community and the environment. This recognition is not only a well-deserved acknowledgment of OCB's long-term commitment to sustainable development but also serves as a powerful impetus for us to continue our robust actions toward a sustainable future.

OCB Successfully Hosts Banking Innovation For Startups Conference



On July 18, 2025, OCB successfully co-hosted the "Banking Innovation For Startups" conference with investment fund Genesis Ventures. The event attracted close to 70 enterprises, including both investment funds and startups. The dialogue session, titled "Decoding Challenges and Key Factors in Building Sustainable Lending Programs for Startups in Vietnam and the Supporting Role of Banks," deeply explored topics of significant market interest. These included the barriers preventing startups from accessing loan packages and how banks are adapting to accompany the startup ecosystem. The subsequent discussion, "Unlocking Bank Financing for Startup Enterprises," provided critical solutions, enabling startups (particularly those in the technology and e-commerce sectors) to access bank capital without traditional collateral. This strategic approach aims to optimize their operations and allow them to seize market opportunities more effectively.

III. HIGHLIGHT EVENTS

OCB Joins AGRIS For AGRO Day 2025 – Building A Sustainable Agriculture Ecosystem



On August 7th and 8th, 2025, OCB joined over 500 representatives from the "Five Stakeholders" the State, Farmers, Scientists, Enterprises, and Financial Institutions at the Agris Agro Day 2025 – Agricultural Summit. At the event, OCB reaffirmed that its sustainable development strategy is the guiding principle for its operations, ensuring the bank consistently accompanies agricultural enterprises and supporting industries. OCB provides comprehensive, flexible, and effective financial solutions, thereby contributing to enhancing the value-added and competitiveness of Vietnam's agricultural sector.

OCB Collaborates With National Data Center To Integrate VNeID For Digital Authentication



On August 12th, OCB officially signed a cooperation agreement with the RAR Center (under the Ministry of Public Security) to deploy electronic authentication services via VNeID directly on the OCB OMNI application. This strategic partnership aims to integrate Electronic Citizen Identity data into the account opening and customer identification processes, thereby enabling precise information matching, minimizing risks, and enhancing security. Simultaneously, this initiative streamlines operational procedures, delivering superior convenience and speed to our customers. This represents a crucial step, affirming OCB's commitment to adopting advanced technology, and contributes to establishing a modern, transparent, secure, and efficient data ecosystem - a fundamental pillar for digital economic development and ensuring national data sovereignty.

III. HIGHLIGHT EVENTS

OCB Joins The Green Commercial Bank Alliance



On September 9, 2025, OCB officially became a member of the Alliance for Green Commercial Banks - a global initiative spearheaded by the IFC (part of the World Bank Group). Notably, OCB is one of the first three Vietnamese banks to join the Alliance. This milestone unequivocally affirms OCB's commitment to linking business growth with sustainable development, thereby actively accompanying the Vietnamese Government in realizing the national Net Zero 2050 goal. Simultaneously, this partnership is dedicated to creating stable value for both the community and the market.

OCB Honored For Outstanding Innovation In Products And Services 2025



On September 18th, OCB was proudly honored with the "Outstanding Innovative Products and Services Bank" award at the Vietnam Outstanding Banking Awards 2025 (VOBA 2025) ceremony. This prestigious award, rigorously assessed by a highly reputable Selection Council (comprising representatives from the Government, Ministries, Associations, and financial experts), serves as a clear testament to OCB's unwavering commitment and continuous efforts in its digital transformation journey. The core objective of this ongoing effort is to deliver superior and innovative financial products to our customers.

III. HIGHLIGHT EVENTS

OCB Pin Hunter: An Inspiring Green Living Journey!



Following three months of spreading the "Green Living" spirit from 63 "Green Transaction Points" nationwide, the first phase of the OCB PIN HUNTER campaign yielded impressive results:

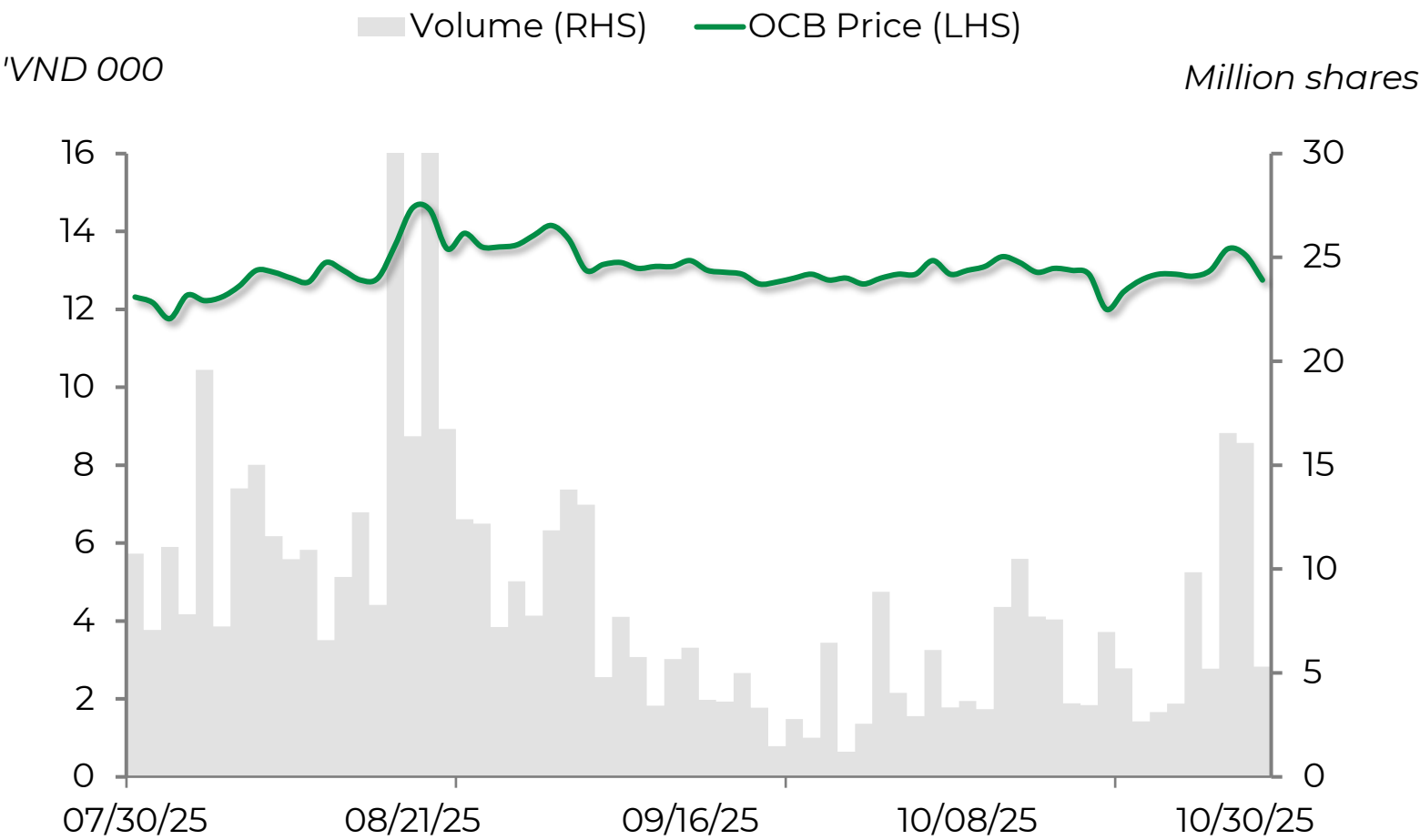
- ✦ 5,000 kg of used batteries were collected and safely processed.
- ✦ Nearly 10,000 participants engaged.
- ✦ Over 8,305 eco-friendly gifts were presented.

From schools and hospitals to every OCB's Branches, the green spirit has spread extensively, achieving over 11 million reaches, 5 million views, and 80,000 interactions across digital platforms.

The PIN HUNTER campaign is not only aimed at collecting used batteries but also serves as a journey to build the image of OCB as a Green Bank: responsible, community-oriented, and sustainable. The journey "Used Batteries Go Green – A Healthier Planet" will return with more exciting activities!

IV. STOCK INFORMATION

Stock Performance In The Latest 3 Months



TRADING STATISTICS (31 OCTOBER 2025)	
Closing price (VND)	12,750
3M Highest closing price (VND)	14,600
3M Lowest closing price (VND)	11,759
Outstanding shares (million shares)	2,663
3M Average trading volume (million shares)	10.60
Market cap (bn VND)	33,954
EPS (TTM) (VND)	1,460
Book value per share (VND)	12,182
P/E	8.73
P/B	1.05

Disclaimer

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